

State of Washington  
Office of Insurance Commissioner  
2002 Washington Market Share and Loss Ratio  
Line of Business: Inland Marine

Top 40 Authorized Companies  
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Factory Mut Ins Co	21482	RI	\$17,538	9.17%	\$14,083	(\$2,937)	(20.86)%
2	National Union Fire Ins Co Of Pitts	19445	PA	\$14,861	7.77%	\$16,871	\$2,385	14.13%
3	Affiliated Fm Ins Co	10014	RI	\$10,901	5.70%	\$8,176	\$6,008	73.49%
4	State Farm Fire And Cas Co	25143	IL	\$9,859	5.15%	\$9,691	\$5,095	52.58%
5	Zurich American Ins Co	16535	NY	\$9,299	4.86%	\$1,800	(\$249)	(13.82)%
6	Safeco Ins Co Of Amer	24740	WA	\$7,946	4.15%	\$8,224	\$3,128	38.03%
7	Firemans Fund Ins Co	21873	CA	\$6,204	3.24%	\$6,099	\$2,423	39.72%
8	Allstate Ins Co	19232	IL	\$5,261	2.75%	\$5,252	\$2,383	45.37%
9	Continental Cas Co	20443	IL	\$4,403	2.30%	\$4,459	\$2,758	61.84%
10	St Paul Fire & Marine Ins Co	24767	MN	\$4,293	2.24%	\$3,793	\$486	12.82%
11	American States Ins Co	19704	IN	\$4,259	2.23%	\$3,868	\$1,481	38.28%
12	RLI Ins Co	13056	IL	\$3,955	2.07%	\$3,680	\$918	24.94%
13	Royal Ins Co Of Amer	26980	IL	\$3,925	2.05%	\$3,331	\$1,183	35.51%
14	Mutual Of Enumclaw Ins Co	14761	WA	\$3,740	1.96%	\$4,116	\$1,434	34.83%
15	Assurance Co Of Amer	19305	NY	\$3,593	1.88%	\$3,088	\$546	17.68%
16	Mid-Century Ins Co	21687	CA	\$3,381	1.77%	\$3,416	\$1,862	54.52%
17	American Bankers Ins Co Of FL	10111	FL	\$3,369	1.76%	\$3,631	\$733	20.18%
18	Lumbermens Mut Cas Co	22977	IL	\$3,250	1.70%	\$3,056	\$1,325	43.36%
19	Hartford Fire In Co	19682	CT	\$2,907	1.52%	\$3,068	\$287	9.36%
20	Pemco Mut Ins Co	24341	WA	\$2,695	1.41%	\$2,614	\$1,229	47.01%
21	Federal Ins Co	20281	IN	\$2,507	1.31%	\$2,115	\$1,803	85.25%
22	Vigilant Ins Co	20397	NY	\$2,406	1.26%	\$2,383	\$419	17.60%
23	Great American Ins Co of NY	22136	NY	\$2,278	1.19%	\$1,879	\$511	27.18%
24	Great American Assur Co	26344	OH	\$1,967	1.03%	\$2,192	\$1,275	58.17%
25	Ohio Cas Ins Co	24074	OH	\$1,963	1.03%	\$1,591	\$584	36.71%
26	Centennial Ins Co	19909	NY	\$1,831	0.96%	\$1,620	\$437	26.99%
27	OneBeacon America Ins Co	20621	MA	\$1,817	0.95%	\$1,932	\$67	3.49%
28	Great West Cas Co	11371	NE	\$1,809	0.95%	\$1,638	\$520	31.76%
29	Farmers Ins Co Of WA	21644	WA	\$1,783	0.93%	\$1,796	\$337	18.76%
30	Jewelers Mut Ins Co	14354	WI	\$1,672	0.87%	\$1,357	\$504	37.12%
31	Greenwich Ins Co	22322	DE	\$1,559	0.82%	\$1,982	\$241	12.17%
32	Commonwealth Ins Co Of Amer	10220	WA	\$1,531	0.80%	\$1,266	(\$29)	(2.26)%
33	Ace American Ins Co	22667	PA	\$1,433	0.75%	\$629	\$74	11.77%
34	Royal Ind Co	24678	DE	\$1,384	0.72%	\$1,276	\$95	7.41%
35	United Services Auto Assoc	25941	TX	\$1,224	0.64%	\$1,204	\$527	43.74%
36	Voyager Property & Cas Ins Co	35971	SC	\$1,095	0.57%	\$1,090	\$638	58.55%
37	Travelers Ind Co Of IL	25674	IL	\$1,094	0.57%	\$1,120	\$168	15.02%
38	Northland Ins Co	24015	MN	\$989	0.52%	\$935	\$372	39.75%
39	Unigard Ins Co	25747	WA	\$911	0.48%	\$890	(\$18)	(1.98)%
40	Amex Assur Co	27928	IL	\$893	0.47%	\$893	\$173	19.40%
All 277 Other Companies				\$33,501	17.51%	\$37,157	\$15,156	40.79%
Totals (Loss Ratio is average)				\$191,287	100.00%	\$179,264	\$56,333	31.42%

(1)Excluding all Loss Adjustment Expenses (LAE)